

**Information to identify the case:**

Debtor 1	<u>Scott Berchin</u>	Social Security number or ITIN	xxx-xx-1022
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Malgorzata Berchin</u>	Social Security number or ITIN	xxx-xx-0843
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-34522-JKS			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Berchin

Malgorzata Berchin

3/27/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Scott Berchin  
Malgorzata Berchin  
Debtors

Case No. 18-34522-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 27, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	Scott Berchin, Malgorzata Berchin, 125 Highland Trl, Denville, NJ 07834-2011
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BAN, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517921411	Court Officer Walter Kavanagh, Superior Court of NJ Morristown Special, PO Box 1702, Morristown, NJ 07962-1702
517922107	+ Dylan Berchin, 125 Highland Trl, Denville, NJ 07834-2011
517921415	Efrem L. Greenfield, 16 Pocono Rd Ste 111, Denville, NJ 07834-2905
517921420	Medical Park Imaging P.A., 1415 2713 NJ-23 # 1, Newfoundland, NJ 07435
517922227	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517921430	Tri-County Orthopedics, PO Box 1446, Morristown, NJ 07962-1446

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 27 2024 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 27 2024 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 28 2024 00:52:00	AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	^ MEBN	Mar 27 2024 20:58:25	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ EDI: PRA.COM	Mar 28 2024 00:52:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517921399	Email/Text: ebn@americollect.com	Mar 27 2024 21:01:00	Americollect Inc, PO Box 1566, Manitowoc, WI 54221-1566
517962285	EDI: GMACFS.COM	Mar 28 2024 00:52:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
517921397	EDI: GMACFS.COM	Mar 28 2024 00:52:00	Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
517921398	EDI: GMACFS.COM	Mar 28 2024 00:52:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517962545	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 07:09:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517921401	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 08:51:39	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540

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517921400	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 08:51:39	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518014515	+ EDI: BANKAMER2	Mar 28 2024 00:52:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517921402	EDI: BANKAMER	Mar 28 2024 00:52:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
517921403	EDI: CAPONEAUTO.COM	Mar 28 2024 00:52:00	Capital One Auto Finan, PO Box 259407, Plano, TX 75025-9407
517921404	EDI: CAPONEAUTO.COM	Mar 28 2024 00:52:00	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517930948	+ EDI: AISACG.COM	Mar 28 2024 00:52:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517972980	+ EDI: AISACG.COM	Mar 28 2024 00:52:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517981759	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 07:09:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518019470	+ Email/Text: RASEBN@raslg.com	Mar 27 2024 21:00:00	Chase Bank USA, N.A, c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517921407	EDI: CITICORP	Mar 28 2024 00:52:00	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
517921408	EDI: CITICORP	Mar 28 2024 00:52:00	Citibank, PO Box 6000, Sioux Falls, SD 57117-6000
518039799	+ EDI: CITICORP	Mar 28 2024 00:52:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517921409	EDI: CITICORP	Mar 28 2024 00:52:00	Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
517921410	EDI: WFNNB.COM	Mar 28 2024 00:52:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
517921412	EDI: CRFRSTNA.COM	Mar 28 2024 00:52:00	Credit First N A, PO Box 81315, Cleveland, OH 44181-0315
517989882	EDI: CRFRSTNA.COM	Mar 28 2024 00:52:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517921413	EDI: CRFRSTNA.COM	Mar 28 2024 00:52:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
517921414	EDI: CITICORP	Mar 28 2024 00:52:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
517921431	EDI: CITICORP	Mar 28 2024 00:52:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
518039801	EDI: Q3G.COM	Mar 28 2024 00:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517921416	EDI: IRS.COM	Mar 28 2024 00:52:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517921405	EDI: JPMORGANCHASE	Mar 28 2024 00:52:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517921406	EDI: JPMORGANCHASE	Mar 28 2024 00:52:00	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

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517921417	Email/Text: bknotificationdistribution@jhcapiatgroup.com	Mar 27 2024 21:02:00	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517921418	Email/Text: PBNCNotifications@peritussservices.com	Mar 27 2024 21:00:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
517921419	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 27 2024 21:00:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517998831	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2024 21:01:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517921421	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 27 2024 21:01:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517921422	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Mar 27 2024 21:01:00	NYS Department of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
518021611	EDI: PRA.COM	Mar 28 2024 00:52:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517921423	Email/Text: signed.order@pfwattorneys.com	Mar 27 2024 21:00:00	Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
517921424	Email/Text: signed.order@pfwattorneys.com	Mar 27 2024 21:00:00	Pressler, Felt, & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
517963985	EDI: Q3G.COM	Mar 28 2024 00:52:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
517921426	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 27 2024 21:00:00	State of New Jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245
517921425	EDI: CITICORP	Mar 28 2024 00:52:00	Sears/Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
517921427	EDI: SYNC	Mar 28 2024 00:52:00	Synchrony Bank, Attention: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
518041924	+ Email/Text: bncmail@w-legal.com	Mar 27 2024 21:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517921428	EDI: WTRRN BANK.COM	Mar 28 2024 00:52:00	Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
517921429	EDI: CITICORP	Mar 28 2024 00:52:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517967521	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 27 2024 21:00:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517921433	Email/Text: vci.bkey@vwcredit.com	Mar 27 2024 21:01:00	VW Credit Inc, 2333 Waukegan Rd, Deerfield, IL 60015-5508
518019906	+ EDI: AIS.COM	Mar 28 2024 00:52:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517921432	Email/Text: vci.bkey@vwcredit.com	Mar 27 2024 21:01:00	Volkswagen Credit, Inc, Attn: Bankruptcy, PO Box 3, Hillsboro, OR 97123-0003
517921434	EDI: WFFC	Mar 28 2024 00:52:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701-4747
517921435	EDI: WFFC2	Mar 28 2024 00:52:00	Wells Fargo Home Mortgage, Attn: Bankruptcy, PO Box 10335, Des Moines, IA 50306-0335

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank Lease Trust, P.O. Box 130424, Roseville, MN 55113-0004

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Banc of America Funding Corporation 2007-4 U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR BANC OF AMERICA FUNDING CORPORATION 2007-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Banc of America Funding Corporation 2007-4 U.S. Bank National Association, as Trustee kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com mmalone@lavin-law.com
Scott J. Goldstein	on behalf of Debtor Scott Berchin scott@wg-attorneys.com g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
Scott J. Goldstein	on behalf of Joint Debtor Malgorzata Berchin scott@wg-attorneys.com g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11